

THE CRITIC

JOURNAL OF BRITISH AND FOREIGN LITERATURE AND THE ARTS:
A Guide for the Library and Book-Club, and Booksellers' Circular.

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An extremely low rate of premium, without participation in the profits, but with the option, at any time within five years, of paying the difference between the reduced rates and the mutual assurance rates; and thus becoming members of the society, and entitled to a full participation in the profits.

Extract from the Reduced Scale of Rates, for an Assurance of 100*l.* for one year, seven years, and the whole term of Life.

Age.	Annual Premium.		
	One Year.	Seven Years.	Whole Life.
	£ s. d.	£ s. d.	£ s. d.
20	1 0 9	1 1 6	1 13 11
30	1 2 9	1 3 3	2 2 1
40	1 5 6	1 7 6	3 16 4
50	1 15 9	2 1 6	4 1 11
60	3 3 5	3 17 0	6 8 3

Full particulars are detailed in the prospectus.

A. R. IRVINE, Managing Director.

A Liberal Commission allowed to Solicitors and Agents.

NEW MORNING NEWSPAPER. (Registered Provisionally.)—Capital 400,000l. in 40,000 Shares of 10l. each. Deposit (as fixed by the Act of Parliament) 1s. per Share.

A general desire has long been expressed among all classes for the establishment of a *Morning Newspaper*, which should rival in all its departments the greatest of its competitors. But the impossibility of finding any one individual wealthy enough to advance the necessary capital for such an enterprise has hitherto prevented the accomplishment of an object universally admitted to be desirable, and allowed to be certainly profitable.

Arrangements are now being made for the formation of a Company for the purpose of establishing a thoroughly honest and independent *daily morning newspaper*, which in every department shall be as complete as skill and capital can make it. To the commercial affairs of the country, its railroads and public works, it will pay special attention, and it is designed that no expense shall be spared to make it in all respects the *Leading Journal of Europe*.

The great profits of such an enterprise, if successful, are too well known to need description.

The title of this newspaper to be "THE MORNING MAIL."

Its principles to be strictly constitutional, but keeping pace with the spirit of the age; at the same time to be entirely independent of party.

That there is ample field for another great Morning Journal will be evident from these facts: That though readers have multiplied tenfold, there are no more morning papers now, than twenty years ago. That the advertisements so crowd the existing papers that they are obliged to resort to the inconvenient practice of supplements to contain them, and that the day mails have everywhere substituted the morning for the evening papers.

The shares are fixed at so small a sum as 10l. in order to interest as many persons as possible in the prosperity of their journal, and to secure its more certain independence of all party or personal interests. It is calculated that not more than 5l. per share will ultimately be called for, and the calls after the first will be made in sums not exceeding 1l. per share, and at intervals of not less than three months.

The shares will be allotted in the order in which the applications are received; but a preference will be given to Auctioneers, Solicitors, Directors of Companies, Booksellers, Hotel-keepers, and other large Advertisers.

In order that there may be the widest choice of Directors, the list will not be made up until the applications for shares are received. But in the mean while as a guarantee to the public that it is a substantial and respectable enterprise, it may be stated that the scheme was suggested and is conducted by the Proprietors and Editors of *THE CRITIC*, whose character is pledged to see the enterprise properly conducted to the point when the formation of the Company will place it in the hands of the Shareholders, and under the protection of the Act of Parliament which provides so amply for their security.

The deposit of one shilling per share, prescribed by the statute, being so trifling, it is presumed that those who really feel an interest in the success of the enterprise will not object to the advance of this sum for the purpose of meeting the necessary preliminary expenses. It is therefore requested that every application for shares may be accompanied with payment of the deposit of one shilling per share, which may be forwarded, if in sums of less than ten shillings, in penny postage stamps; if in larger sums, by Post-office order, made payable to Mr. CROCKFORD, the Publisher of *The Critic*. And the Proprietor and Editors of *THE CRITIC* pledge themselves to the Shareholders that all the deposits so transmitted shall be strictly accounted for, and that a debtor and creditor account of the sums received and paid shall be published in *THE CRITIC* from time to time as the work proceeds.

As it is desirable to ascertain as speedily as possible what encouragement the proposition is likely to receive, persons purposing to take shares are requested to forward applications, in the following form, to *THE CRITIC Office*, 29, Essex-street, Strand, London.

FORM OF APPLICATION FOR SHARES.

To the Directors of the Morning Mail Newspaper.

Gentlemen,—I request you to allot me shares in *The Morning Mail Newspaper*, and I undertake to accept the same, or any less number you may appropriate to me, and to pay the deposit, and sign the necessary legal documents when required; and I hereby transmit the sum of _____ being the deposit of 1s. per share, as prescribed by the Act of Parliament, to be applied towards the preliminary expenses.

Dated this _____ day of _____ 1845.
Name
Address

* This may be sent either in penny postage stamps if less than 10s.; or if above 10s. by Post-office order, payable to Mr. CROCKFORD, the Publisher of "The Critic."

INDISPENSABLE TO ALL PERSONS SPECULATING IN RAILWAYS.

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Price 5s. boards.

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LAW TIMES OFFICE, 29, Essex-street.

TO CONTINENTAL TOURISTS.

J. A. GODDARD, FOREIGN and GENERAL AGENT. 35, Old Jewry, respectfully informs the Nobility, Clergy, and Gentry, that he undertakes to receive and pass through the Custom-house. Wines of Art, Wines, Baggage, &c. and also to forward Effects to all parts of the world.—All Commissions with which J. A. G. may be intrusted will be executed with the utmost attention and promptitude, and on terms that will ensure him future favours. The List of J. A. G.'s Foreign Correspondents, and every information, may be obtained at his offices, 35, Old Jewry, London.

THE SOLICITORS' and GENERAL LIFE ASSURANCE COMPANY.

(Registered Provisionally.)

Capital 1,000,000l. in 20,000 Shares of 50l. each.

Deposit (in compliance with the provisions of the statute 7 & 8 Vict. c. 10, under which the Company is provisionally registered) 5s. per Share.

PRELIMINARY PROSPECTUS.

It is certain that most of the Life Insurances in the United Kingdom are effected through the medium of the Solicitors. But the Solicitors receive only a very small proportion of the great profits they bring to the Insurance Companies—a trifling Commission being all that is allowed to them.

A plan has been matured and approved by the members of the Profession for securing to the Profession by whom the business is obtained a portion of the profits of that business, and at the same time for offering to their clients and the public all the security and advantages of an Office conducted upon the most liberal, but safe, principles which experience has proved to be practicable.

The plan is this:—

The Assured to have the Security of a Capital of 500,000l. in 10,000 shares of 50l. of which, however, not more than 5l. per share will be required to be paid up, probably not above 2l. 10s.; deposit 5s. per share. On the Capital advanced the Shareholders are to receive Interest at the rate of 4 per cent. per annum, certain, and, in addition to this, a dividend of one-fifth of the profits, after deduction of 10 per cent. therefrom, to be applied to the Widows' and Orphans' Fund afterwards mentioned. Provision will be made paying off the shares at any time that it may be deemed expedient by the Profession so to do, at their then market value.

Three-fifths of the profits of the Insurance branch of the Office will be divided triennially among the Assured, in the form of bonuses, as customary with other offices.

The REMAINDER OF THE PROFITS, subject to a deduction of ten per cent. (to be applied to the Widows' Fund), will be DIVIDED ANNUALLY AMONG THE SOLICITORS BY WHOM THE BUSINESS HAS BEEN TRANSACTED, in reasonable proportion to the sum paid by each during the year for which such profits are calculated; or, at the option of the party, policies may be taken in lieu of such share of the profits.

This share of the profits to be in addition to the usual commission, which will be allowed on all transactions.

It is further proposed to secure for the Profession an advantage it has long wanted; namely, to connect with the establishment a Widows' and Orphans' Fund, or Nominee Society, by which Solicitors may secure Annuities for their families in case of death. It is to the increase of this Fund that the deduction of ten per cent. from the profits to be divided among the Shareholders and Solicitors is to be applied.

The Scale of Premiums will be the same as that adopted by the safe and respectable offices.

The Solicitors' Office will avail itself of all the arrangements which, in other offices, have been found to offer conveniences to the assured.

It will make Loans on Deposit of Policies.

It will grant Annuities.

It will purchase Reversions and Policies of Insurance.

It will insure specially on Special Risks.

It will grant Endowments for Children.

It will meet the difficulties so often experienced by insurers, in consequence of the necessity for fixed Annual Payments required under all circumstances, or forfeiture of the Policy, by a plan that permits the Premium to be varied according to the necessities of the assured; and by which, even if the payment should cease, the policy would not be forfeited, but the value of that actually paid would be secured to his family.

The Profits of an Insurance Office being wholly dependent upon the amount of business it is obvious that if the Solicitors of the United Kingdom will avail themselves of their own Office for the purpose of securing to themselves the large profits they now take to others, the business of their Office must speedily exceed that of all other offices in the kingdom; and the profits will, consequently, be so great, that the division of them between the Assured and the Solicitors in the manner proposed will secure to both advantages such as could be offered nowhere besides.

It may be added, in conclusion, that this plan has been long in preparation. It has been already submitted to the Profession and received their warm approval. The Shareholders incur no risk, for interest will be arranged upon their advances from the date of payment; and the arrangements of the Office, and the names of the Directors and Officers, will, it is believed, be such as to guarantee the utmost respectability and the most prudent management.

As it will be desirable that as many shares as possible should be taken by the Solicitors, preference will be shown to them in the allotment; and, in order to extend the allotments over as many applicants as possible, no more than fifty shares will be allotted to any one person.

Applications for shares to be made in the usual form, with address and references, to Messrs. WAITS, GALSWORTHY, and GALSWORTHY, 19, Ely-place, Solicitors to the Company.

LONDON:—Printed by HENRY MORRELL COX, of 74, Great Queen Street, in the Parish of St. Giles in the Fields, in the County of Middlesex, Printer, at his Printing Office, 74 & 75, Great Queen Street aforesaid, and published by JOHN CROCKFORD, of 29, Essex Street, Strand, in the Parish of St. Clement Danes, in the City of Westminster, Publisher, at the Office of *THE CRITIC*, 29, Essex Street aforesaid, on Saturday, the 15th day of November, 1845.